

# Maryland Department of Housing and Community Development



FISCAL YEAR 2008 **ANNUAL REPORT**

## A Message from Governor Martin O'Malley and LT. Governor Anthony G. Brown



Dear Friends,

The O'Malley-Brown Administration believes that homeownership is the cornerstone of the American dream and that thriving communities are the foundation for stronger families.

A home is one of the most important things in our lives, keeping our families safe and warm while holding some of our most cherished memories. To that end, we are focused on meeting the challenges of providing affordable homes as well as helping homeowners who are facing foreclosure by giving them options to keep their home.

Investment in a house is not just personally beneficial, but also contributes to the rebuilding and enhancement of our communities. Especially during this exciting time with BRAC-related growth on the horizon, we can accommodate the influx of businesses, personnel and families by committing to responsible development and community revitalization through Smart Growth and a host of eco-friendly initiatives.

The efforts of the Department of Housing and Community Development have empowered communities and made it possible for thousands in our State to realize the dream of homeownership. We applaud the Department for its hard work and urge you to learn more about its efforts in enhancing the quality of life in Maryland.

Sincerely,

A handwritten signature of Martin O'Malley in black ink.

Martin O'Malley  
Governor

A handwritten signature of Anthony G. Brown in black ink.

Anthony G. Brown  
Lt. Governor

“A home is one of the most important things in our lives, keeping our families safe and warm while holding some of our most cherished memories.”





## A Message from the Secretary

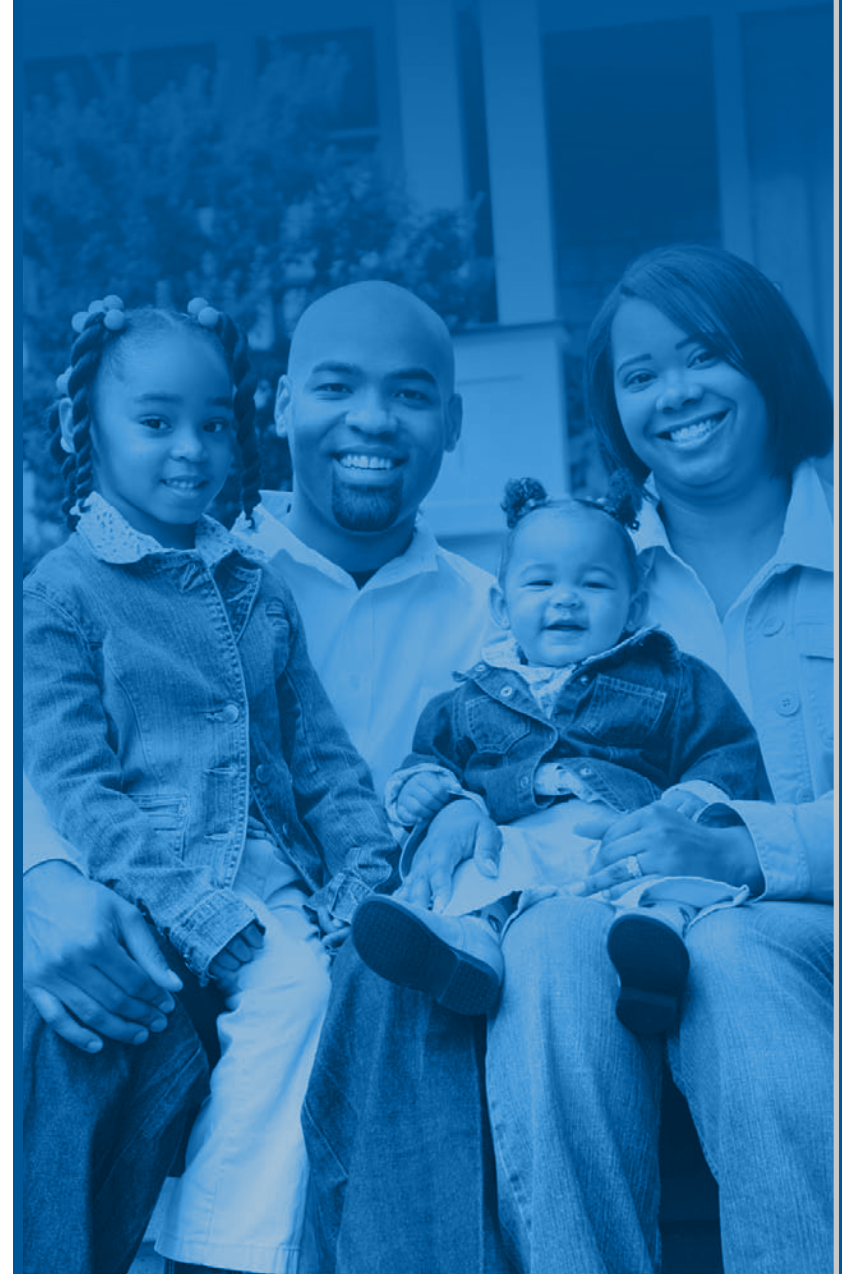
I am pleased to present this Fiscal Year 2008 Annual Report for the Maryland Department of Housing and Community Development (DHCD) which provides a snapshot of our recent activities and the positive impact that they have had on the quality of life of Marylanders.

Through the Maryland Mortgage Program, DHCD empowered nearly 3,000 Maryland families to realize the American Dream of homeownership over the past fiscal year. For existing homeowners, we developed proactive solutions like the Bridge to Hope loan program and the Lifeline and Homesaver Refinance Mortgage programs to prevent foreclosure. Our rental housing programs increase and preserve the supply of affordable housing and provide good choices for working families, senior citizens, and individuals with special needs. Our community development and revitalization programs like Neighborhood BusinessWorks, Community Legacy, and Main Street Maryland support Smart Growth and help our cities and towns remain rich, vibrant communities.

DHCD will continue to provide practical solutions to address Maryland's affordable housing challenges and the issues surrounding foreclosure. We will build on our past successes to maintain our reputation as an innovator in community revitalization and a national leader in housing finance. Please enjoy this report and thank you for your support of our mission.

Raymond A. Skinner  
Secretary

“DHCD empowered nearly 3,000 Maryland families to realize the American Dream...”



## DHCD is working towards a better future

By being at the forefront in implementing housing policy that promotes and preserves homeownership and creating innovative community development initiatives, DHCD is poised to meet the challenges of a growing Maryland.

### Serving Maryland's Communities

DHCD continues to provide resources to help residents improve their homes, support small businesses so they can thrive and allow communities to enhance landmarks and commercial hubs.

### Our Community Partners

Through our partnerships with other government agencies, affordable housing developers, nonprofit organizations and others, DHCD is able to serve Maryland families, including special needs populations such as the elderly and other low to moderate income residents and communities.

### DHCD Staff

Every staff member contributes to the success of DHCD. Their efforts help the Department provide affordable housing, sustain homeownership and enhance communities.

### Financial Highlights

DHCD invested close to a billion dollars in FY 2008 for homeownership programs, special needs housing, rental housing and services, and neighborhood revitalization.



Pictured left to right: Ron Callison, Coordinator of DHCD's Maryland Affordable Housing Trust (MAHT), Robyne Chaconas, DHCD Budget Director, Susan Devlin of Habitat for Humanity of Talbot and Jackie Noller, Vice President of Habitat for Humanity's Talbot & Dorchester County Board.



The Salisbury Commons project includes 96, one, two and three bedroom units on a 15.2 acre site.





“HOPE nonprofits provide foreclosure prevention assistance Statewide and are helping families throughout the State avoid foreclosure and plan for a stronger financial future.”

## Giving ‘HOPE’ to Homeowners Facing Foreclosure

In the summer of 2007, the State launched the Home Owners Preserving Equity (HOPE) initiative to provide responsive solutions for homeowners facing foreclosure.

Governor O’Malley’s first step as part of this effort was to convene the Maryland Home Preservation Task Force which included staff from the Maryland Departments of Housing and Community Development (DHCD) and Labor Licensing and Regulation (DLLR) and other stakeholders in this issue such as federal and local government partners, community development groups, housing agencies, banking and finance organizations and nonprofit service providers.

The task force assessed the scope of the potential foreclosure problem in Maryland and recommended ways to prevent foreclosure and preserve homeownership. The task force evaluated existing financial assistance programs, shared ideas and best practices, identified private resources, reviewed the legal and regulatory landscape and current mortgage lending practices and, ultimately, made

recommendations for improving outcomes for Maryland homeowners. All of the recommendations are well on their way to being implemented.

For its part, DHCD created two refinance mortgage programs, Lifeline and Homesaver, and one short term gap loan program, Bridge to HOPE, for homeowners who may have financed their homes with high cost or unconventional loans. Since the launch of HOPE, DHCD has assisted more than 9,000 callers through its HOPE Hotline. By the end of fiscal year 2008, DHCD processed 32 Lifeline and Homesaver loans totaling approximately \$8,375,630.

In addition, DHCD has provided \$2,622,467 in operating support to a network of 32 nonprofit counseling agencies throughout the State. HOPE nonprofits provide foreclosure prevention assistance statewide, helping families avoid foreclosure and plan for a stronger financial future. Grants have enabled these counseling agencies to increase service levels and retrain staff in response to the current national housing crisis.

Counselors have provided foreclosure prevention assistance to more than 9,800 homeowners this year. Approximately 3,400 have achieved positive outcomes, including payment forbearance or forgiveness, loan modification, or the orderly sale of the property.

At the end of the recent legislative session, Governor O’Malley signed landmark lending and foreclosure reforms into law. The new measures give homeowners protection from foreclosure and irresponsible loans.

To communicate these resources to homeowners in need, DHCD embarked on an aggressive advertising and outreach campaign during fiscal year 2008. The campaign included participating in housing workshops and foreclosure forums as well as the development of bus, billboard and online ads, radio spots and print advertisements featuring the campaign theme, “Mortgage Late? Don’t Wait.” The Department continues to connect foreclosure prevention services to homeowners facing foreclosure.

## One Homeowners' Story

Mary J. Klipa was enjoying a quiet weekday evening at home in 2005 when a man approached her front door and told her he wanted to buy her house.

She was perplexed. After all, she had never intended to sell.

But, sure enough, the potential investor opened the newspaper and showed her an advertisement for her home. This was the moment when Klipa realized she was the victim of predatory lending.

"It was one of the worst moments of my life," she said. "I knew their goal was to get in and take my house."

Five years earlier, when Klipa purchased the three-bedroom Dundalk rowhouse, she received a favorable fixed-rate 5.8 percent mortgage. But, following a divorce, her fortunes rapidly shifted. Forced to raise two children without child support payments, her finances were spread thin. Soon, she defaulted on her mortgage.

Suddenly, a previously stable financial situation became tumultuous. Her mortgage was sold to a new lender, whose name she will not disclose because of ongoing legal proceedings. The new lender's payment schedule was drastically different. Rather than allowing her to work out a payment plan, the company demanded all the money she owed – about 5 months worth – immediately.

When she explained her situation to the new lender, a customer service representative told her not to pay until she had the full amount but reassured her that everything would "be worked out."

It was just a few weeks later, however, that the investors began walking through her yard to examine the property. Sometimes, they talked to her children and asked about the neighborhood. With these visits came servicing and legal fees from the lender in excess of \$3,000, including, to Klipa's disgust, a charge for newspaper advertising fees. She knew that her unpaid bills were just enough for the lender to begin foreclosure proceedings. Her situation was



As she tried to cope with mounting financial challenges, Mary Klipa also found out her loan was sold to another lender, a change that came with thousands of dollars in legal and servicing fees.

so dire that it came as a huge relief when, shortly thereafter, she filed for bankruptcy.

"My goal was just to get out of the loan and away from these ridiculous people," she said.

To repair her credit, Klipa refinanced her mortgage. But while she paid off this new loan, she found herself struggling to make ends meet at home. Once again, she needed a solution. It was then that she noticed a blurb in the *Dundalk Eagle* newspaper about a new State of Maryland mortgage program called Lifeline.

However, her credit score did not meet the program requirements and her application unfortunately was rejected. She was in tears.

As a final effort, she desperately wrote Governor Martin O'Malley to request that DHCD consider expanding the

capacity of the Lifeline program. Weeks later, she was approved for the program and was able to refinance with a state-recommended lender.

"The Lifeline program is an essential tool we have to help the increasing number of Marylanders who face the risk of foreclosure to retain homeownership," said DHCD Secretary Raymond A. Skinner.

Now, thanks largely to Lifeline, Klipa lives a stable life in her Baltimore County home with her children. But despite her newfound security, her recent harrowing experiences remain fresh in her mind. She hopes others can learn from her story and will contact DHCD if in danger of losing a home.

"If you're in Maryland and are having mortgage problems, check the website," she said. "Make the phone call. It can't hurt."



## Community Development Administration

The Department of Housing and Community Development's Division of Development Finance, also known as the Community Development Administration (CDA), is the housing finance agency for the State of Maryland. CDA comprises three branches: Multifamily Housing, Single Family Housing and CDA Finance.

CDA Multifamily Housing expands quality, affordable rental and transitional housing opportunities for Marylanders by financing the development, rehabilitation, and preservation of rental communities and transitional housing, and by administering rental assistance programs and the Federal Low Income Housing Tax Credit program.

CDA Single Family Housing provides homebuyer assistance programs by offering mortgage loans and down payment and closing cost assistance to eligible homebuyers with low-to moderate-income, programs to rehabilitate single family rental housing to improve basic livability, and programs to meet unique housing needs, including lead paint reduction, weatherization assistance and financing for persons with special needs.

CDA Finance raises capital in the national municipal bond markets to provide financing at below-market interest rates for individuals to purchase single family homes, for nonprofit and for-profit entities to construct and rehabilitate multifamily properties, and for local governments to improve and construct public infrastructure. CDA's primary financing sources are municipal bonds and State-appropriated funds.



## Maryland Mortgage Program

The Maryland Department of Housing and Community Development (DHCD) achieved one of the highest annual homeownership lending goals in fiscal year 2008. From July 1, 2007 through June 30, 2008, the Maryland Mortgage Program (MMP) provided more than \$585 million in mortgages, enabling nearly 2,900 workforce families in Maryland to achieve the American dream of homeownership.

Primarily targeting first-time homebuyers, MMP is the State of Maryland's flagship mortgage assistance program, featuring a variety of low-interest 30, 35 and 40 year fixed-rate mortgage loans, including several, safe, interest only loan options. For nearly 30 years, MMP has provided Maryland's families with reliable and flexible mortgage loans. The program is administered by DHCD's Community Development Administration and is funded by private capital raised through DHCD's ability to issue mortgage revenue bonds. Program loans are originated through a network of almost 60 private lending institutions across the State, enabling potential homebuyers to receive MMP funds through their local banks.

In response to rising downpayment and closing costs, which are often the greatest barrier to homeownership, MMP also provides an assortment of downpayment and closing cost assistance programs. Program borrowers can receive this assistance in the form of zero percent deferred loans through programs like the Downpayment and Settlement Expense Loan Program, the employer matching program House Keys 4 Employees, and the Smart Keys 4 Employees program. As an alternative to the loan options, MMP also offers down payment and closing cost assistance in the form of premium bond funded grants.

During fiscal year 2008, the typical MMP borrower had an income in the high-\$50,000 range and purchased a home priced at nearly \$200,000. Half of MMP borrowers were minority first-time homebuyers. Additionally, MMP's mortgage delinquency rate is currently at its lowest level in program history and far below comparable Federal Housing Administration (FHA) delinquency rates in Maryland.

## Division of Development Finance/ Community Development Administration

### FISCAL YEAR 2008 HIGHLIGHTS

- The Weatherization Assistance Program served 991 households for a total of \$5,579,420 in grant funding from all sources.
- The Indoor Plumbing Program responded to a failing well crisis on the lower Eastern Shore by providing 33 loans totaling \$154,756 in Somerset and Wicomico counties.
- In fiscal year 2008, Multifamily's Shelter and Transitional Housing Program funded three projects to create 136 units with grants totaling \$833,000 and project costs of \$5,608,585.
- Single Family's House Keys 4 Employees and Accessible Homes for Seniors Program and Multifamily's Housing for Individuals with Disabilities and Special Needs Program were recognized with program excellence awards by the National Council of State Housing Agencies (NCSHA).
- Multifamily Housing funded 2,168 rental housing units in 29 projects using \$22,759,374 of State funds and \$66,595,000 of bond funds with a total value of \$303,131,962 of new and rehabilitated development throughout the State.



Gateway Crossing in Washington County provides a mixture of 290 units of rental housing, 78 homeownership units, and community space.

## CDA/Single Family: Accessible Homes for Seniors

Twenty-three years ago, Cheryl and Jack Sturla built their dream house in rural Carroll County. Now retired and in their late 60s, they will remain there as long as they want, thanks to a DHCD loan.

Based on the idea that critical home improvements can allow seniors to remain in their homes and maintain independence, DHCD, in partnership with the Maryland Department of Aging and the Association of American Retired Persons (AARP), developed the Accessible Homes for Seniors Program (AHS). Those eligible must be at least 55 years old and eligible households cannot exceed 80 percent of the statewide median income.

In August 2007, the Sturlas realized their rocky driveway and antiquated bathroom were inaccessible for their elderly mothers. Mrs. Sturla called DHCD and was told that she and her husband were eligible for a 30 year, zero percent deferred interest loan for construction to make their home more accessible.

"We thought, 'What's wrong with this? Do we have to give up our grandchildren?'" Jack Sturla said. "It was just so satisfying that we were able to get this loan."

Two weeks later, Richard Erat, then a DHCD Housing Rehabilitation Inspector, visited the Sturlas. He helped them decide on the right changes to make and provided them with a list of contractors.

The construction cost \$11,810. Once the work was finished, DHCD informed the Sturlas that their contractors would receive checks in two weeks. Exactly two weeks later, the checks arrived.

Though their mothers have since passed away, the Sturlas realized their upgrades also would allow them accessibility in the years ahead.

The holistic concept of "aging in place" has been praised in recent research. Numerous studies have extolled the benefits of aging in a familiar environment that offsets social isolation and promotes self-sufficiency.

William Novelli, Chief Executive Officer of the AARP, wrote



The Sturlas say that the renovations allowed them to have all of the necessary amenities on the main floor of their home and that they appreciate the convenience.

in a 2002 article that 85 percent of older people want to continue living at home.

"We can call it aging in place or give it any name you like," he wrote. "We see it as part of Independent Living, one of AARP's Life Choices issues – that is, the important decisions people make later in life – that is critical to older people."

This philosophy served as a catalyst in the creation of the AHS program, which committed 38 loans for \$836,098 in fiscal year 2008.

"Accessible Homes for Seniors provides seniors with an affordable way to be in the comfort of the home they've known for years" said Nancy Palmer, Assistant Director of Single Family Housing at DHCD. "They want to stay where their memories were made."

These words are exemplified by the Sturlas' experience.

"At first, living here forever seemed unattainable," Cheryl Sturla said. "This was a godsend."





## CDA/Multifamily Rental Housing

Last spring, the children of Clare Court were given budding flowers to care for. They each adopted a flower and nurtured it. The residents of Clare Court do much of the same for each other.

Perched on a hill in northeast Baltimore, the DHCD-financed Clare Court primarily resides within a 91-year-old building that was once an orphanage run by Franciscan nuns. Though the orphanage closed decades ago, the convent and apartments coexist and support each other.

“We consider ourselves a family because we all know pretty much everything about each other,” said Molene Martin, a resident who also manages the complex’s office and many of its resident services.

A former teacher at the Kennedy Krieger Institute and board member at Head Start’s Baltimore office, Martin joined an adoption program in 2002. Soon after adopting her four nieces from their great grandmother, Martin and her husband discovered Clare Court, which opened in 2004.

Because the development specially targets families with foster children, the Martins were a perfect fit. Martin, who raised her own children in a small rowhouse in crime-ridden East Baltimore, vividly remembers the day she arrived with her family at their new apartment. Her nieces danced around the spacious apartment and cried with joy. It was the beginning of a new life for the whole family.

“I’ve never seen such a sense of community involvement and participation as in Clare Court.”

“I never knew what it was like to know where I’d be the next day,” Martin said. “Clare Court for me has taken my children to a level where I never thought they could be.”

Similar stories of rebirth have played out numerous times at the 30 unit facility. Most families live in townhouses adjacent to the campus’ main building.

Perhaps the most unique feature of Clare Court is its emphasis on community. There is an extensive interview process for potential residents, and all teenage and adult residents must annually perform 20 hours of community service. Most families have children (five units have foster children), which helps to bring families together. And having an in-house convent helps foster a sense of family.

Sister Ellen Carr, a member of the Baltimore Franciscan community since 1977, stopped to chat with several residents in the hallway on a recent weekday.

“This is just a wonderful place,” she said.

Carr shares a room with another sister. Just five years ago, the building was in disrepair and the sisters – many of whom were frail and elderly – desperately needed a suitor to rehab the property. To fund the rehabilitation DHCD partnered with Homes for America, a nonprofit organization, and conceived a rehab project that also created affordable housing. Today, Carr and many older sisters have come back to their old hilltop residence with a peaceful sense of return.

“It has been a tremendous blessing,” Carr said.

The community emphasis is evident in nearly every facet of daily life at Clare Court. Martin runs the building’s daycare program and summer camp. Her influence clearly extends to the complex’s other adult residents.

Missy Vaughn Henry, a disabled senior resident who raises her six grandchildren, gives other Clare Court children rides to school, hands out holiday gift baskets and frequently cooks dinner for residents.

Other adults take turns walking children to school buses, checking homework and babysitting. One parent serves as the complex’s computer expert. Another is always available to help children with math. A building containing a study room, game room, exercise room, toy room, library and computer lab is maintained by the community’s adults. The smaller children tread through a haunted house, built by the adults, at Halloween.

“I’ve never seen such a sense of community involvement and participation as in Clare Court,” said Nancy Rase, President of Homes for America. “We don’t have any other property like it.”

In a way, Clare Court is actually quite typical of DHCD’s multifamily rental developments because it caters to low- and moderate-income renters. Of Clare Court’s 30 units, 22 have income limits set at 40 percent of area median income. The other 8 are set at 50 percent. And nearly every resident has Section 8 assistance – some project-based, through Baltimore City, and some through vouchers.

“We are very proud of Clare Court. It is exactly the type of community strengthening project that we aim to finance,” said DHCD Secretary Raymond A. Skinner.

Martin was nearly giddy as she recalled stories about her residents. She recently talked about an upcoming slew of Black History Month events for the whole Clare Court family, including an essay writing event for teenage residents. The bright hallways were adorned with event posters and announcements. Like all holidays, the month would be celebrated with her newly discovered extended family.

“Clare Court has changed my life,” she said. “It has made me realize how blessed I am.”

She hopes the young residents realize that, too. She says the community’s leaders are always looking for ways teach the values of love and compassion to the children.





## Neighborhood Revitalization

The Maryland Department of Housing and Community Development's Division of Neighborhood Revitalization (NR) is dedicated to working with local partners to bring new investment and vitality to Maryland's core communities. NR's broad range of loan, grant and technical assistance programs help local governments, nonprofit organizations and small businesses reinvest in their communities and make great places for Marylanders to live, work and prosper.



**ABOVE:** Berlin Mayor William G. Williams III takes Governor O'Malley and Secretary Skinner on a walking tour of the town's commercial district. In June, Berlin was one of five municipalities officially designated as Main Street Maryland communities.

**LEFT:** Elkton Main Street



## FISCAL YEAR 2008 HIGHLIGHTS

- The Community Development Block Grant Program awarded \$6,527,058 in funds leveraging \$20,332,694 to 22 jurisdictions. Projects included community infrastructure, affordable housing, public facilities, economic development and community planning.
- The Community Legacy Program awarded funds totaling \$6,900,000 assisting local governments and nonprofit organizations with 73 individual projects. The \$6,900,000 in Community Legacy funds leveraged \$79,189,655 in other public and private investment. Projects included commercial façade improvement incentives, housing acquisition and rehabilitation, streetscape improvements, revolving loan funds, demolition of derelict properties and the redevelopment of vacant parcels.
- Fifty two loans were made through the Neighborhood BusinessWorks and Maryland Capital Access Programs. The total investment of \$4,026,616 through these Programs leveraged \$26,320,214 in private investment. Forty-eight small businesses were created or expanded and 211 jobs were created.
- The Local Government Infrastructure Financing Program helped facilitate and administer \$24,575,000 in total loans to four municipalities. Many different projects were financed or refinanced with the bond proceeds including water system, street, facility, park, and wastewater improvements, refinancing of existing debt, and fleet purchases.
- The Community Services Block Grant Program awarded \$8,228,151 to 17 Community Action Agencies and two additional nonprofits for a variety of social services and programs geared toward the elimination of poverty. The \$8,228,151 leveraged \$120,974,496 in other investment.
- The Community Investment Tax Credit Program awarded \$1 million in tax credits to 53 nonprofit organizations, leveraging \$23,053,848 in additional investments. These nonprofits are implementing a wide array of community economic and community development projects throughout the State.
- The Main Street Maryland program was expanded from 18 to 23 communities. Main Street Maryland communities created 166 new or expanded businesses and 480 new jobs. The time dedicated to Main Street activities exceeded 55,260, volunteer hours.
- The Catalyst Training Academy worked with its 20 resource partners to provide 40 training sessions to 1,138 participants representing local governments, nonprofit organizations and small businesses. These trainings aim to help community development practitioners strengthen their organizations and effectively utilize DHCD programs.



Thanks to an NBW loan, the owners of Baltimore's Tsunami restaurant realized their dream of expanding their business. Today, Tsunami Baltimore is one of two restaurants that anchor a renovated warehouse in the Harbor East neighborhood. The restaurants occupy a total of 14,000 square feet and seat up to 425 patrons in the connected, but separate, ground floor commercial spaces.



Executive Director Amy Menzer is proud of the sense of empowerment within the DRC. "I think we're in a much better place in terms of thinking about how can we grow and expand and if we really want to do something."

## SPOTLIGHT ON COMMUNITY REVITALIZATION: The Dundalk Renaissance Corporation

At the door of a newly refurbished rowhome in one of Dundalk's charming neighborhoods, Amy Menzer was jiggling the key in the lock. Ms. Menzer was not the homeowner but, nevertheless, she was equally proud of the home's renovation.

As Executive Director of the Dundalk Renaissance Corporation (DRC), Ms. Menzer is part of a team that has embarked on one of the DRC's newest ventures: housing development.

Since its beginning as an organization that grew out of a broad community based planning process in 2001, the DRC has expanded its portfolio of initiatives. In addition to its core commitment to neighborhood revitalization, the group has added housing development and residential home improvement to its list of activities. It's an agenda that is the result of years of working towards ambitious goals.

"There was already a movement while the organization focused on implementing the broader scale planning objectives," says Ms. Menzer. "There was a desire to drill down and be more targeted in the kinds of work we were doing."

Part of the DRC's growth can also be attributed to an increasing volunteer base and shop owners and residents who are buying into the community's improvement. DRC's Main Street Manager Jordan Hadfield says his group was able to demonstrate its commitment to the community. "The belief that these shop owners and residents have in the organization itself has increased ten-fold because of what we've been able to do, what

we say we're going to do, and to follow through and actually do it."

Both Ms. Menzer and Mr. Hadfield credit their partnership with Baltimore County and the Maryland Department of Housing and Community Development (DHCD) as a reason for their success. Since its designation as a Main Street Maryland community in 2004, the DRC has received more than \$190,000 in Community Legacy (CL) funds and \$4,000 in Main Street awards. The funding has helped the group pay for additional staff and provide grants for homeowner renovations and business façade enhancements. "The Community Legacy money has been tremendous for us," says Ms. Menzer. "It's been very flexible for us and helped us grow and address different issues that we'd wanted to address."

In fiscal year 2008, DHCD awarded the DRC \$215,000 in CL funds. The group also received an additional \$27,000 from DHCD which Ms. Menzer says will help the group's neighborhood marketing and community building activities.

In addition to these outreach initiatives, the DRC is looking forward to supporting a house tour, developing a strategic plan and reviving "The Greening of Dundalk," a tree planting initiative that was launched 20 years ago. While change seems to be happening at a fast clip in Dundalk, it really is the community reaping the rewards of years of planning and hard work. As Mr. Hadfield says, "Revitalization doesn't happen overnight. But it's happening faster than it was."

“The Community Legacy money has been tremendous for us...”





Secretary Skinner presents Nancy Rase with DHCD's Partner of the Year award at the Governor's Housing Conference.

“Homes for America is very proud of its long-standing partnership with DHCD. The Department's financial assistance on numerous multifamily rental developments has greatly supported our mutual mission to expand affordable housing options for all Marylanders.”

- Nancy Rase, President of Homes for America, Inc

## Community Partners

### Division of Development Finance/ Community Development Administration

#### **Multifamily Housing**

Local governments  
Local housing agencies  
Local public housing authorities  
Maryland Affordable Housing Coalition (MAHC)  
Housing Association of Nonprofit Developers (HAND)  
Housing developers  
U.S. Department of Housing and Urban Development (HUD)  
U.S. Department of Agriculture (USDA)  
Maryland Affordable Housing Trust (MAHT)  
Federal Home Loan Bank of Atlanta  
Fannie Mae  
Freddie Mac

#### **Single Family Housing**

Developers  
Lenders  
Nonprofit Organizations  
Local governments  
Local public housing authorities  
U.S. Department of Housing and Urban Development (HUD)  
U.S. Department of Agriculture (USDA)  
U.S. Department of Energy (DOE)  
Maryland Affordable Housing Trust (MAHT)

(continued on next page)

## Community Partners (cont.)

### Division of Neighborhood Revitalization

Asset Building & Community Development Network  
 Baltimore Homeownership Preservation Coalition  
 Citizens Planning and Housing Association  
 Coalition for Homeownership Preservation in Prince George's County  
 Maryland Association of Counties  
 Maryland Association of Nonprofit Organizations  
 Maryland Community Action Partnership  
 Maryland Downtown Development Association  
 Maryland Economic Development Association  
 Maryland Housing Counselors Network  
 Maryland Municipal League  
 Maryland Rural Council  
 National Main Street Center  
 NeighborWorks America

### Division of Credit Assurance

ICC - International Code Council  
 Maryland State Fire Marshal Office  
 DLLR - Plumbing, heating, and elevators  
 MBOA - Maryland Building Officials Association  
 Office of Smart Growth  
 HUD - Manufactured Homes Division  
 ATF - Approval Testing facilities  
 MBI - Modular Building Industries  
 NFPA - National Fire Protection Association.  
 ITBS - Institute for Building and Technology.  
 ADA (ADATA) - Americans with Disabilities Technical Assistance  
 Industrialized Building/Modular Building Manufacturers  
 Lead Poisoning Prevention Commission

“DHCD programs like Community Legacy, Main Street Maryland, and Neighborhood BusinessWorks have been key to helping Cumberland meet its revitalization goals, increasing tourism, supporting small businesses, strengthening the beauty and character of our City, and improving the quality of life for our residents.”

– Cumberland Mayor Lee Fiedler



Mayor Fiedler takes Lt. Governor Brown on a tour of the downtown business district.





Standing, left to right: Olivia Allen, Sarita Durant, Norm Swoboda, Robyne Chaconas, Brien Boone, Priya Rosita Rebello and Andrew Argandona. Seated, left to right: Rosa Cruz, Ron Waters, Teresa Ross and Brad Wolters.

## DHCD Staff

Daniel Acker	Barbara Bialk	Savita Chauhan
Gani Adeyemi	William Bias	Denise Christ
Massoud Ahmadi	David Bokeno	Eva Clark-Holmes
Barbara Albrecht	Brien Boone	Phyllis Cloud
Selena Alexander	Phyllis Boyer	Diane Clyde
Olivia Allen	Henry Brabham, Jr.	Frank Coakley
Jenifer Almond	Georgia Brackett	Deborah Coalla
Andrew Argandona	Carlette Brisker	Andrew Cohen
William Ariano, Jr	Vicky Brown	Elizabeth Coleman
Jacqueline Arnold	Larry Brown Jr	Angela Collins
Lynne Aronson	James Bruce	Charles Cook
Karen Ashby	Jennifer Bruce	Shonta Copper
Jennine Auerbach	Darlene Bryant	Elaine Cornick
Denise Baglin Smith	Mary Burley	Tina Cornish
Susan Barber	Kiahnna Burney	Mary Coulling
Jerri Barbour	Juanita Cage Lewis	Viola Creek
Michelle Bass	Caroline Cain	William Cremen
Russell Baxter	Andrew Calabrese	John Crew, Jr.
Kevin Baynes	Gertrude Calhoun	Rosa Cruz
Frank Beans	Ronald Callison	Cheryl Curley
Cherri Becker	Bob Campbell	Ujval Dave
Honora Bender	Valerie Carpenter	Crystal Davenport
Theresa Bessicks	Allen Cartwright Jr.	Charles Davidson
Swadesh Bhalla	Robyne Chaconas	Charles F.G. Day, Jr.

Robert Dean Jr.  
 Rieyn Delony  
 Paul Demasky, Jr.  
 Genevra Demby  
 Nicole Demby  
 Gary Desper  
 Andrew DeVilbiss  
 Joanna Dibble  
 Patrick DiCarlo  
 Astrid Donis  
 Dale Dorsch  
 Lori Dunn  
 Sarita Durant  
 George Eaton  
 Patricia Ehrenreich  
 Lametha Elbert  
 Kim Ellison  
 John Enright  
 Wanda Evans  
 Larry Fales  
 Jennifer Falkinburg  
 Mikel Farmer  
 Anne Feeney  
 Jacqueline Felton  
 Kathryn Fennell  
 Stephen Ferreri  
 Elease Fogle Smith  
 Karen Forbes  
 Denise Fowble  
 Carol Gilbert  
 Linda Giles  
 Catherine Glover  
 Karen Glover  
 Jeffrey Goldman  
 Sylvia Goldman  
 Grannia Goodman  
 Shirley Gould  
 Kirby Graham  
 Debra Green  
 Deborah Greer  
 John Greiner  
 Shelly Griffith  
 Vicky Grim

Ronald Groton  
 C. Kirk Hadsell  
 Eileen Hagan  
 Thomas Hamerly  
 Annick Hammersmith  
 Dayna Harris  
 Shirley Harrison  
 Susan Harvey  
 Sharon Hayes  
 Hazel Heeren  
 Donna Hendrie  
 Dedra Hicks  
 Man Lin Hiew  
 Desiree Hill  
 Betty Hinkle  
 Cassandra Holmes  
 Jenny Hope  
 Floryne Howard  
 Iva Howard  
 Catherine Howard  
 Carolyn Hunt  
 Marguerite Ireland  
 Thomasena Jackson  
 Deepak Jayanna  
 JohnDre Jennings  
 Simone Johnson  
 Monique Johnson  
 Derick Johnson  
 Nancy Jones  
 Cecelia Jones  
 Vicki Jones  
 Esther Jones-Snowden  
 Mark Katz  
 Marion Kaufman  
 Doris Keeve  
 Eleanor Kennedy  
 Kathleen Kenney  
 A. James Kline  
 Edward Knight  
 Raymond Kominski  
 Sandra Kronstadt  
 Tatsiana Kurlovich  
 Sergei Kuzmenchuk

Richard Lage  
 Jacqueline Lampell  
 Ethel Lanahan  
 Edward Landon  
 Raymond Lanza-Weil  
 Wendy Lazio  
 Catherine Lewis  
 Gary Lipsitz  
 Sheila Locke  
 Patricia Logan  
 Lorrie Love  
 Ronald Mack  
 John MacLean, Jr.  
 Catherine Maenner  
 James Magliano  
 Judy Maistrellis  
 William Manahan  
 John Maneval  
 Anne Marculewicz  
 Gary Markowski  
 Gary Masseaux  
 Amy Mataban  
 James McAteer  
 Dwan McClain  
 Vanessa McHenry  
 Margaret McLean  
 Dawn Medley  
 Tanya Mekeal  
 Pamela Melech  
 Barbara Miles  
 Dennis Miller  
 Trina Miller  
 Donna Mills  
 William Minner  
 Kathleen Mizzer  
 Anthony Mohan  
 Richard Molineaux  
 Joan Mollick  
 Cherita Montoney  
 Larry Moore  
 Zabrina Morten  
 Teresa Motruk  
 Jeanne Mullen



## DHCD Staff (cont.)

Wendy Murphy	A. Catherine Runkle	Brian Synowiec
Cindy Myers	Lawrence Ryans	Diana Talios
AnnaLisa Nelson	Gail Ryans	Darlene Taylor
Margaret Nick	Marie-Claire Sangwa-Mamavi	Carl TenHooen
Glenda Odom	Barbara Schmitt	Virginia Tepper
Rita Ormond	Karen Scott	Glenn Thompson
Margaret Otto	Amy Seitz	James Tibbs
Veronica Owens	Karen Sellman	Deb Tolson
Gary Oye	John Sellner, Jr.	Susan Traylor
Janet Pacholkiw	Edna Sewell	Margaret Turner
Ester Paderanga	Linda Seymour	Nathaniel Van de Verg
Carmella Paiani	Fereidoon Shahrokh	Caroline Varney-Alvarado
Tammy Palacio	Dawn Shallue	Kelly Vaughn
Nancy Palmer	Providencia Sharpe	Carol Walker
Jagdish Pandya	Arnold Sheetz	Michelle Wallace
John Papagni	Sei-Hwa Shen	William Walling
Harshad Patel	Charlene Shephard	Lawrence Warren
Matthew Perkins	Diana Shiflet	James Washington
Lee Peschau	Lois Shiley	J. Walter Wassell
Melanie Peschau	Edward Simms	Ronald Waters
Jean Peterson	Lawrence Simpson	Wanda Watkins
Mark Petruskas	Raymond Skinner	Deborah Watts
Tonna Phelps	Kisha Smallwood	Linda Webb
Sheree Pinkney-Johnson	Craig Smith	Lawrence Webster
Alice Pride	Patricia Smith	Stuart Wechsler
Ruth Putnam	Janet Smith	Roy Westlund
Dale Quisgard	LaVerne Smith	William Wiley Jr
Cynthia Rafferty	Tameka Smith	Kathryn Willey
Rachel Randall	Clarence Snuggs	Pamela Wills
Priya Rebello	Joyce Sokal	Monica Wilson
Sharron Reed	Kurt Sommer	Frank Winegan
Doris Reed-Zeiba	Jeffrey Squire	Richard Wirth
Sharlene Robinson	Reginald Stanfield	Brad Wolters
Leroy Rose	Gail Stockett	Michelle Wright
Carole Rosen	Anne Stringer	James Yolles
Teresa Ross	Carmen Swann	Kristine Zaleski
John Rouse	James Swisher	
Mary Roussey	Norman Swoboda	
Denise Ruffin	Patricia Sylvester	



## DHCD Financial Investments

### Homeownership

Maryland Mortgage Program  
Downpayment Settlement Expense Program  
Disabled Borrowers Program  
Single Family Rehabilitation Program  
HOPE Foreclosure Prevention Housing Counseling  
Forward Reservation Loan Program

**FY 2008**  
\$583,658,602  
6,160,579  
3,165,783  
2,340,652  
1,637,467  
330,000  
**597,293,083**

### Special Needs Housing

Group Homes Program  
Weatherization Assistance Programs  
Maryland Affordable Housing Trust  
Federal HOME Investment Partnership Program  
Lead Paint Abatement

5,123,173  
4,633,230  
3,692,838  
2,563,459  
2,117,055  
**18,129,755**

### Rental Housing

Multifamily Revenue Bond Loans  
Rental Housing Loan Programs  
Federal Low Income Housing 9% Tax Credit Allocation  
Partnership Rental Housing Program  
Federal HOME Investment Partnership Program  
Federal Low Income Housing 4% Tax Credit Allocation  
Shelter and Transitional Housing Program

48,885,000  
22,762,616  
13,760,654  
7,650,000  
5,363,962  
2,872,298  
833,000  
**102,127,530**

### Rental Services

Federal Housing Choice Voucher Programs  
Rental Allowance Program  
Miscellaneous

166,404,079  
1,700,000  
1,402,561  
**169,506,640**

### Neighborhood Revitalization

Local Government Infrastructure Financing  
Federal Community Development Block Grant Program  
Federal Community Services Block Grant  
Community Legacy Program  
Neighborhood Business Development Program  
Community Investment Tax Credits  
Federal Emergency Shelter Grants  
Miscellaneous

24,575,000  
10,310,000  
8,335,603  
7,000,000  
4,000,000  
1,000,000  
594,973  
826,594  
**56,642,170**

**\$943,699,178**





**Martin O'Malley**  
GOVERNOR

**Anthony G. Brown**  
LT. GOVERNOR

**Raymond A. Skinner**  
SECRETARY



Maryland Department of Housing  
and Community Development

100 Community Place, Crownsville, Maryland, 21032-2023  
410-514-7000 | 1-800-756-0119 | [www.mdhousing.org](http://www.mdhousing.org)

